

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	4946 Galena Street, Pocatello, ID 83202	Order ID	6647034	Property ID	28153602
Inspection Date	03/08/2020	Date of Report	03/10/2020		
Loan Number	38065	APN	rcalp003200		
Borrower Name	NA	County	Bannock		

Tracking IDs					
Order Tracking ID	Aged BPO CITI	Tracking ID 1	Aged BPO CITI		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	brian hood	Condition Comments
R. E. Taxes	\$140,680	I good shape did not see any need for repairs
Assessed Value	\$126,415	
Zoning Classification	sf	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lockbox)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments
Local Economy	Improving	older but in good condition on the out skirts of Chubbuck
Sales Prices in this Neighborhood	Low: \$180,000 High: \$200,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4946 Galena Street	4825 Galena	785 Gloria	716 Wyldwood
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83202	83202	83202	83201
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.22 ¹	3.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$190,000	\$210,000	\$195,000
List Price \$	--	\$190,000	\$210,000	\$195,000
Original List Date		01/22/2020	02/20/2020	02/21/2020
DOM · Cumulative DOM	-- · --	47 · 48	2 · 19	3 · 18
Age (# of years)	42	43	43	46
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,086	1,040	1,092	1,066
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	2 · 2	3 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	None	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	0%	90%	90%
Basement Sq. Ft.	1,086	1,040	1,092	1,066
Pool/Spa	--	--	--	--
Lot Size	.16 acres	.16 acres	.20 acres	.18 acres
Other	fence	fence	fence	fence

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Same year and sq ft both have no garage

Listing 2 Same sq ft but has a 2 car garage and the same age

Listing 3 Has a one car garage plus a car port,same age like location had to expand my search out to find comp low inventory.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4946 Galena Street	5892 Noah	763 Boyd	267 Joel
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83202	83202	83202	83202
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.50 ¹	0.22 ¹	1.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$195,000	\$199,000	\$210,000
List Price \$	--	\$195,000	\$199,000	\$210,000
Sale Price \$	--	\$192,000	\$198,500	\$215,000
Type of Financing	--	Fha	Conventional	Fha
Date of Sale	--	02/28/2020	12/27/2019	12/13/2019
DOM · Cumulative DOM	-- · --	63 · 63	71 · 71	64 · 64
Age (# of years)	42	40	43	30
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split ranch	Split ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,086	1,028	900	1,081
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	2 · 1	2 · 2
Total Room #	7	7	6	6
Garage (Style/Stalls)	None	Detached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	95%	100%	75%
Basement Sq. Ft.	1086	960	900	1,044
Pool/Spa	--	--	--	--
Lot Size	.16 acres	.20 acres	.25 acres	.20 acres
Other	fence	fence	fence	fence
Net Adjustment	--	-\$5,760	+\$5,470	\$0
Adjusted Price	--	\$186,240	\$203,970	\$215,000

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 This comps has a detached on car garage.

Sold 2 same age and sq ft but has a one car garage.

Sold 3 Newer in age same sq ft and has a 1 car garage like location.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	better homes and gardens	Last time listed other than now was 2015					
Listing Agent Name	renee spureon						
Listing Agent Phone	208-406-6148						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
11/26/2019	\$199,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$200,000	\$200,000
Sales Price	\$195,000	\$195,000
30 Day Price	\$192,000	--
Comments Regarding Pricing Strategy		
low inventory in this area so should sell.		

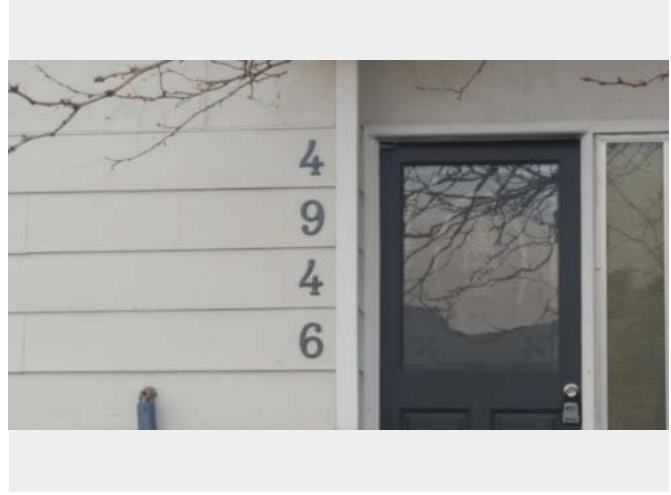
Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



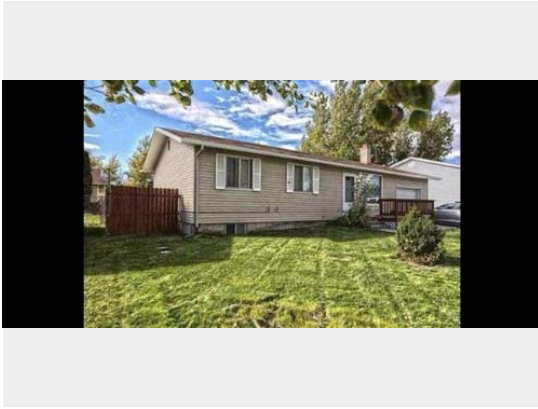
Address Verification



Street

Listing Photos

L1 4825 Galena
Pocatello, ID 83202



Front

L2 785 Gloria
Pocatello, ID 83202



Front

L3 716 Wyldwood
Pocatello, ID 83201



Front

Sales Photos

S1 5892 Noah
Pocatello, ID 83202



Front

S2 763 Boyd
Pocatello, ID 83202



Front

S3 267 Joel
Pocatello, ID 83202



Front

ClearMaps Addendum

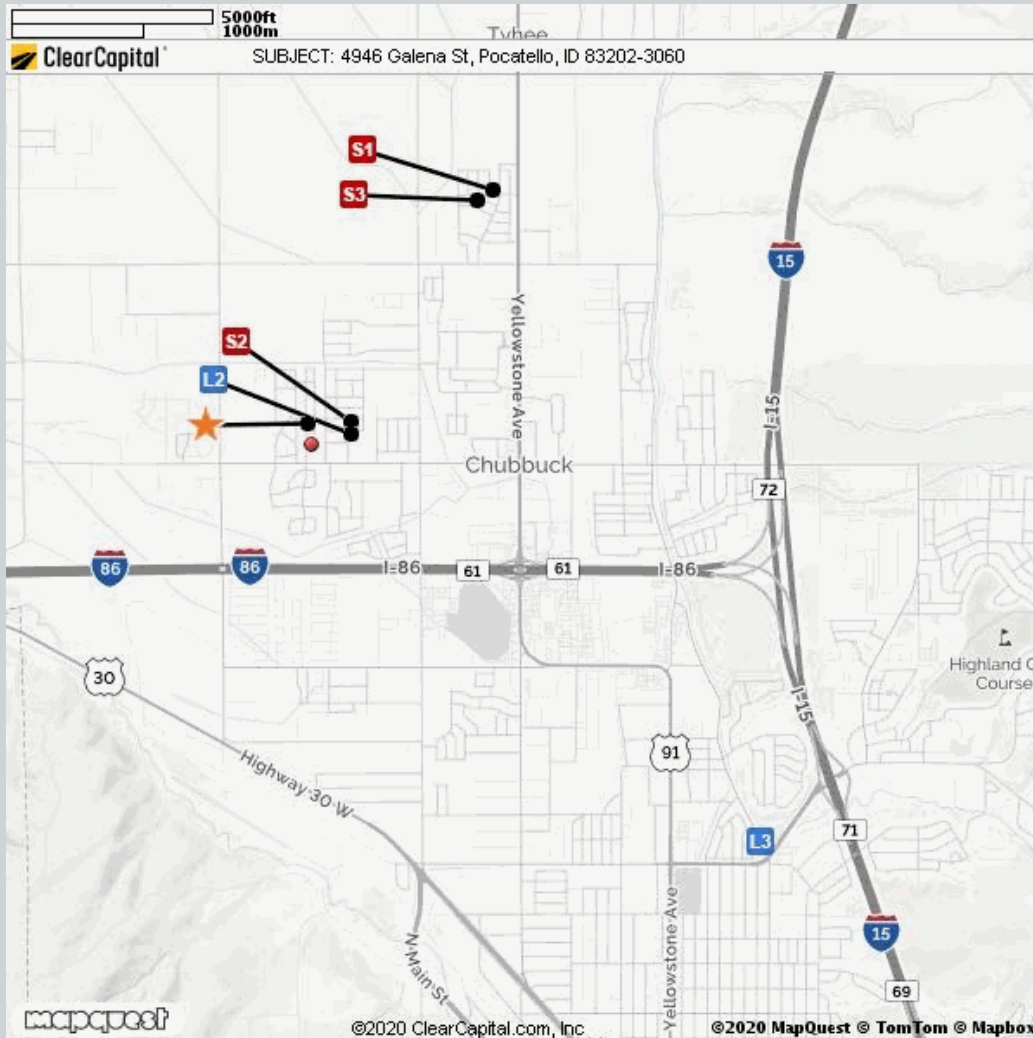
Address ★ 4946 Galena Street, Pocatello, ID 83202

Loan Number 38065

Suggested List \$200,000

Suggested Repaired \$200,000

Sale \$195,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4946 Galena St, Pocatello, ID	--	Parcel Match
L1 Listing 1	4825 Galena, Pocatello, ID	0.16 Miles ¹	Parcel Match
L2 Listing 2	785 Gloria, Pocatello, ID	0.22 Miles ¹	Parcel Match
L3 Listing 3	716 Wyldwood, Pocatello, ID	3.09 Miles ¹	Parcel Match
S1 Sold 1	5892 Noah, Pocatello, ID	1.50 Miles ¹	Parcel Match
S2 Sold 2	763 Boyd, Pocatello, ID	0.22 Miles ¹	Parcel Match
S3 Sold 3	267 Joel, Pocatello, ID	1.41 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Tamara Lish	Company/Brokerage	PREMIER PROPERITES
License No	AB24172	Address	460 E OAK STE A POCATELLO ID 83201
License Expiration	07/31/2020	License State	ID
Phone	2086817416	Email	lish77777@gmail.com
Broker Distance to Subject	3.80 miles	Date Signed	03/10/2020

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the uniform standard of professional appraisal practice. It is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.